

Information to identify the case:

Debtor 1	<u>Lola M. Lewis</u>	Social Security number or ITIN	xxx-xx-0072
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-14448-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lola M. Lewis

9/7/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lola M. Lewis
 Debtor

Case No. 16-14448-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 25

Date Rcvd: Sep 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.

db +Lola M. Lewis, 202 Gray Ave., Egg Harbor Township, NJ 08234-9529
 cr +Select Portfolio Servicing, Inc. as servicer for S, c/oFrenkelLambertWeissWeisman&GordonLLP,
 80 Main Street, Suite 460, West Orange, NJ 07052-5414
 516048747 AIM Linwood, PO Box 786061, Egg Harbor Township, NJ 08234
 516048749 +Atlantic Gastro SurgiCenter, LLC, 3205 Fire Rd., Ste. 3, Egg Harbor Township, NJ 08234-5884
 516048748 +Atlantic Gastro Surgicent, PO Box 4640, Rutherford, NJ 07070-0464
 516048750 +Atlantic Gastroenterology Assoc., 3205 Fire Rd., Egg Harbor Township, NJ 08234-5884
 516324880 +Banco Popular de Puerto Rico, Select Portfolio Servicing, P.O. Box 65250,
 Salt Lake City, UT 84165-0250
 516048752 +DermOne, PO Box 4979, Toms River, NJ 08754-4979
 516048753 +E-ZPass, 911 Old Liverpool Rd #2, Liverpool, NY 13088-5585
 516048754 +Genesis Laboratory Management, LLC, 1912 Route 35 South, Ste. 202, Oakhurst, NJ 07755-2768
 516048755 +Mid Atlantic Retina Practice, PO Box 972, Bryn Mawr, PA 19010-0972
 516048756 OCPI, Inc. CDx Diagnostics, 382 Route 59, Section 358, Monsey, NY 10952
 516048757 +Regional Internal Medicine, PO Box 195, Northfield, NJ 08225-0195
 516048758 +Retinal and Ophthalmic Consultants, PC, 1500 Tilton Rd., Northfield, NJ 08225-1827
 516048759 +Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
 516048761 +Wills Eye Ophthalmology Clinic, PO Box 827103, Philadelphia, PA 19182-7103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 08 2017 01:21:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 08 2017 01:21:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516048746 +E-mail/Text: mary.stewart@abcofcu.org Sep 08 2017 01:22:14 ABCO Federal Credit Union,
 PO Box 247, Rancocas, NJ 08073-0247
 516060686 +EDI: AISACG.COM Sep 08 2017 01:03:00 Capital One Auto Finance,
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 516310686 +EDI: BASSASSOC.COM Sep 08 2017 00:58:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 516048751 +E-mail/Text: equiles@philapark.org Sep 08 2017 01:22:17 City of Philadelphia,
 Parking Violation, PO Box 41818, Philadelphia, PA 19101-1818
 516324258 EDI: PRA.COM Sep 08 2017 00:58:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 516155252 EDI: RMSC.COM Sep 08 2017 01:03:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 516048760 +E-mail/Text: bankruptcydepartment@tsico.com Sep 08 2017 01:22:12 Transworld Systems, Inc.,
 507 Prudential Rd., Horsham, PA 19044-2308

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Lola M. Lewis jkearney@belluccilaw.net,
 bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpalermo@belluccilaw.net,
 jbonner@belluccilaw.net

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Sep 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor Banco Popular de Puerto Rico dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Sean M. O'Brien on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for
Secured Creditor Banco Popular de Puerto Rico sobrien@flwlaw.com
Sean M. O'Brien on behalf of Loss Mitigation Select Portfolio Servicing, Inc.
sobrien@flwlaw.com
Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com;hinnaurato@subranni.com
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com;hinnaurato@subranni.com

TOTAL: 7